

From:  
Sent: Wednesday, January 19, 2005 1:40 PM  
To: CAD MAILBOX  
Subject: Request for Assistance with Property and Casualty Insurance

FILED  
Feb 21 Hearing Request  
2005 JAN 33 P 12:09

Hearings Unit, DIC  
Patricia D. Petersen  
Chief Hearing Officer

Release for pdr: Yes

Name: Cindra Lynn Thompson - midwife

Address: 2116 242nd ST SW Bothell, WA 98021

Phone Number: 360-668-0478

E-mail:

Claim Number: na

Policy Number: na

Date of Loss: na

Type of Policy: Commercial

Insured:

Insurance Company: Physician's Insurance-Joint Underwriting Association For Midwifery and Birthing  
Centers Malpractice Insurance \* The JUA was previously and is now currently under Washington Casualty  
CO.

Address of Any Agent Involved: Physician's Insurance 1730 Minor AVE Suite 1800 Seattle, WA 98101  
Washington Casualty Company 14100 SE 36th ST suite 100 Bellevue, WA 98006-1568

Cause of problem: Refusal To Insure

Action that should be taken to resolve your complaint: I was told by Physician's Insurance and the  
JA that the Insurance Commissioner signed something giving the JUA permission to deny me  
Professional liability insurance. It is in the law that the JUA is supposed to offer coverage to all Licensed  
midwives in Washington State. If it is in fact true that the Insurance commissioner signed such a form, I  
wish to appeal that decision as I feel it is not based on solid or accurate information.

Brief description of the problem: I am a midwife practicing in Washington since 2000. I had coverage  
through the JUA and had undergone a Professional Liability Review (plr) in April of 2003. After this review  
was given a list of items recommended that I change or revise in my protocols and practice. Due to  
financial restraints, I cancelled my policy shortly thereafter. I then in July of 2004, requested to reinstate  
my coverage, though the JUA was now being run by Physician's insurance instead of Washington  
Casualty. I was given the run around for several months, finally they requested that I send in my policy  
annual and practice documents. I did so after making all of the recommended changes from the previous  
review. On 10-21-04 I had a second review from Physician's insurance by a board member from the JUA.  
This review was very short and not anywhere near as thorough as the first. It lasted less than 1 hour and I  
felt as though the reviewer had not read my updated paperwork. I was later informed that I was being  
denied insurance because I was too great a risk, with no explanation of what they meant specifically. I  
requested in writing an why I was denied coverage. I received a letter that said the reason for the denial  
was I had failed to consult appropriately and that I had practiced out of my scope of practice. Nothing was  
specific and I still have no idea what they are talking about. I have never had a compliant or a poor  
outcome. I feel that this is not fair or just and am trying to figure out my options for resolution.

How I heard about this office:

Signature: Cindra Lynn Thompson, LM

Date: 1-19-05